The phrase "directly or indirectly", which formerly modified "act as a public adjuster", is deleted as surplusage.

The former language "receive for or because of services rendered in the adjustment of any claim or claims for loss or damage by fire or allied coverage under a policy or policies of insurance upon property within this State any money or commission or other thing of value" is deleted as unnecessary in light of the definition of "public adjuster".

As to the referenced exceptions, see § 10-402 of this subtitle.

Defined terms: "License" § 10-401

"Person" § 1-101

"Public adjuster" § 10-401

10-404. OUALIFICATIONS OF APPLICANTS.

(A) IN GENERAL.

TO QUALIFY FOR A LICENSE, AN APPLICANT MUST BE A PERSON THAT MEETS THE REQUIREMENTS OF THIS SECTION.

(B) TRUSTWORTHY AND COMPETENT.

AN APPLICANT MUST BE TRUSTWORTHY AND COMPETENT TO TRANSACT BUSINESS AS A PUBLIC ADJUSTER SO AS TO SAFEGUARD THE INTERESTS OF THE PUBLIC.

(C) EXAMINATION.

- (1) EXCEPT AS OTHERWISE PROVIDED IN THIS SUBSECTION, AN APPLICANT MUST PASS A WRITTEN EXAMINATION GIVEN BY THE COMMISSIONER UNDER THIS SUBTITLE IN ORDER TO DETERMINE THE COMPETENCY OF THE APPLICANT TO ACT AS A PUBLIC ADJUSTER.
- (2) THE EXAMINATION REQUIREMENT OF PARAGRAPH (1) OF THIS SUBSECTION DOES NOT APPLY TO AN INDIVIDUAL WHO WAS LICENSED AS A PUBLIC ADJUSTER IN THE STATE ON JUNE 30, 1985.
 - (3) THE EXAMINATION FEE IS \$15.

(D) RESIDENCE.

AN APPLICANT MUST HAVE BEEN A RESIDENT OF THE STATE CONTINUOUSLY FOR AT LEAST 1 YEAR IMMEDIATELY PRECEDING THE DATE OF FILING AN APPLICATION FOR A LICENSE.

REVISOR'S NOTE: Subsection (a) of this section is standard language added to introduce the basic requirements for an applicant for a license.

Subsections (b), (c), and (d) of this section are new language derived without substantive change from former Art. 48A, § 181(g), (l), (n), and the first sentence of (c).